

#ELHAMWOOD



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TO the dweller in the closely-built city, merely the thought of a home in the suburbs brings with it a tangible feeling of rest and relief.

Test it!

Lean back in your office chair some busy, bustling day, close your eyes for a second or two, and think of a home in the country—anyone's home—and note the real, momentary brain-relief that comes to you; for in those few seconds your brain has strayed away from the stuffy confines of an office, and is rested. The brain must have elbow-room no less than the body!

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And it is this primal thought, that the mind needs elbow-room, that induced 50,000 New Yorkers to move out of the city limits last year. Out they went—out where the sky was bluer, the grass greener, the air purer. Out they went—away from the row on row of buildings that leaned up tight against one another for support—out to where they could get close to the soil, where they could build a home, and where the thought of a “city apartment” conjured pity for the person so afflicted. Out they went, 50,000 New Yorkers last year, to build homes in the suburbs.

* * * * *

“Ah,” you say, “I wish I was rich. Then I, too, would move from the stuffy town and build. But I can't save a cent; it costs me so much to live in New York that—”

Stop where you are; don't finish the sentence. We know just what you're going to say, and it's wrong—all of it except that it *does* cost a lot to live in New York.



YOUR part is to show you how easy it is to own your own plot of ground in the suburbs; how easy it is to build your home (and we help you build, too); how easy it is to follow in the steps of the 50,000 New Yorkers who moved to the suburbs and built last year.

You needn't be rich; all you need is a little pluck—a belief in yourself—belief in us. Then we'll do our share toward that home of yours.

Listen!

#PELHAMWOOD

*Pelhamwood is the place to dwell,
Between Mount Vernon and New Rochelle!*

Pelhamwood is the name of the new suburb on the main line of the New York, New Haven & Hartford Railroad. It is $1\frac{1}{2}$ miles beyond the city limits, $15\frac{1}{2}$ miles from the Grand Central Station, takes 30 minutes by electric train, is between Mount Vernon and New Rochelle, and Pelham Station is

directly on the property. The success of Pelham, as a high-class suburb, is too well known to need comment.

The above is the story in a nutshell—condensed for quick reading.

But it isn't all the





story, for the greatest and best part of the story can't be told in type—it's the sort of a story that must be seen.

Think of trees—of tall, straight, beautiful trees of oak and elm and maple and beech. Think of acres and acres of trees—of a virgin forest full of trees—of a tract of land so beautiful, so alluring, that to live *merely in a tent* amid such surroundings makes life worth while.

Yet you can build your house there, for we will help you

All you need is ten dollars to start—the rest in small monthly payments.

That initial payment of ten dollars gives you your choice of any plot at Pelhamwood, big or little. The plots have a depth of 125 to 200 feet, a frontage of as much as you want. And all around you are trees, trees, trees!

On one side of Pelhamwood lies Mount Vernon; on the other side, adjoining, is New Rochelle. You are surrounded by the villas of the wealthy and the well-to-do. But your advantage over them is manifest—you can buy your plot of ground by instalments—say a little now, a little next month. No big sum must be paid down at once, and a bigger sum shortly afterward, while the specter of a mortgage hovers around day and night. But the buying of a plot of ground at Pelhamwood means the acquiring of a home site within 30 minutes of New York, amid wonderfully beautiful surroundings, *and the paying for it on the easy payment plan*, of which we are the originators!





You are surrounded — absolutely surrounded — by the homes of the well-to-do. Schools and churches are within 5 minutes' walk—trolley lines to Mount Vernon and New Rochelle pass Pelhamwood. The city of New Rochelle has purchased some of our property, and will erect at Pelhamwood a fine brick school-house, costing \$80,000. You are not off in the wilderness at Pelhamwood—you are in the very center of refinement, culture and wealth. You are only a mile and a half from the New York City line—30 minutes by train to Grand Central depot, while 50 trains stop every weekday at Pelham Station.

And think of the advantages you enjoy. No bridges, no ferries, no smoke, no cinders. A clean, cool ride to Pelhamwood—and a seat; for there is no overcrowding, no strap-

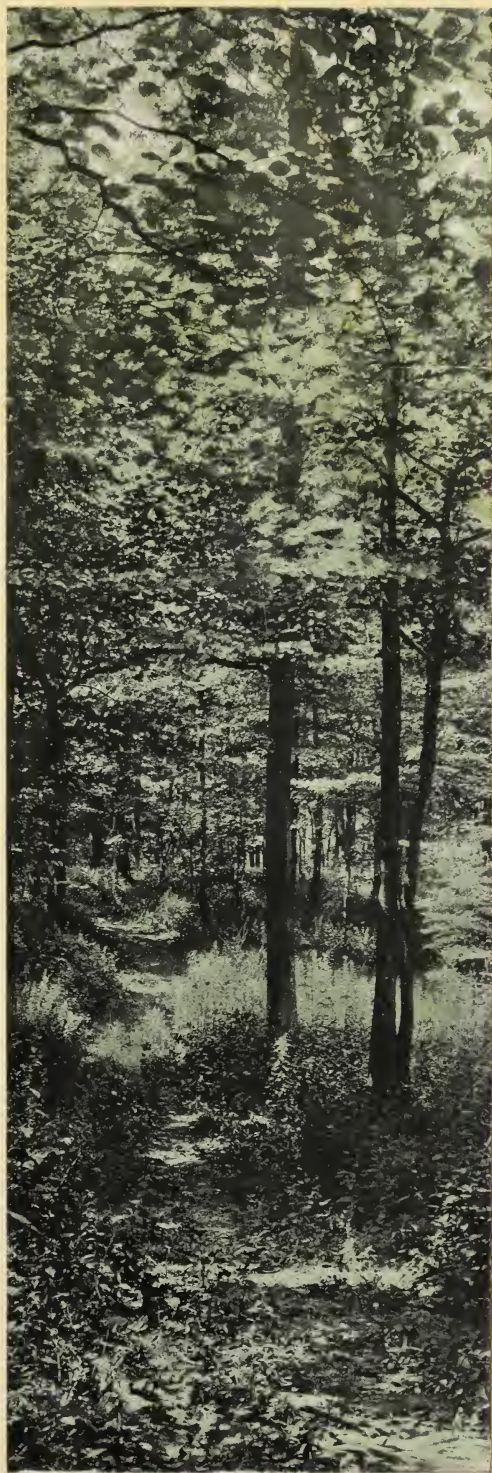


hanging on these electric trains. There is ample room for everyone, and a ride that is a pleasure every minute of the way!

Never in the history of real estate in this big, overcrowded, bustling New York was an opportunity for investment in a home site near to the city so advantageously offered you. For all you need to start is a ten-dollar bill—and a little pluck. Select any plot you wish, pay in monthly instalments; then you're not only saving your money, but investing it at the same time.

* * * * *

We want you to *see* Pelhamwood. Come as our guest—see the improvements already under way, the improvements projected. Electric lights, telephone, reservoir of pure water, macadam roads, cement walks and gutters.



See the superb \$35,000 residence already on the property—the other beautiful homes within a stone's throw away. Seeing is believing, and we want you to come and see—it won't cost you a penny.

And when you do see, you'll be convinced.

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In Pelhamwood you will have no undesirable neighbors. Wise and helpful restrictions guard your interests as an investor. Pelhamwood is too close to New York to be a "cheap" place, and we safeguard you, no less than ourselves, by the helpful restrictions we have planned. Why, merely a short distance from the property is Travers Island and the New York Athletic Club on the Sound, at Pelham Manor; while even closer at hand is the Pelham Country Club, with its public golf links, tennis courts, etc.

Thus you may see that merely from the standpoint of location, Pelhamwood is a wonderful home site; that is, from the fact of its immediate surroundings. But add to this that it is superbly beautiful (you never saw such





trees in your life); that it is only 30 minutes from New York on the main line of the New York, New Haven & Hartford Road; that its commutation fare is \$5.85 for 60 trips to and from the Grand Central Station; that a trolley line runs from Pelham to New York; that the mere paying of a ten-dollar bill starts you buying a lot at Pelhamwood—weigh all these advantages together, and if you're a man with a fair share of red blood in your veins, you just simply *must* enthuse over this ideal location, ideal surroundings, ideal investment. There is no element of gamble to it—no possibility of failure. If you bought your plot of ground at Pelhamwood, and then didn't do a blessed thing but sit down and twirl your thumbs, the values there would rise just as surely as Harlem or Bronx real estate values went soaring skyward in the past fifteen years. And nothing under heaven's sun made this possible except that the city had to stretch out, and northward was the only way it could stretch. At Pelhamwood you are $1\frac{1}{2}$ miles from the New York City line, and a Pelhamwood plot





a few years from now will be worth what a Harlem or Bronx lot is to-day!

Impossible, you think!

Well, the only way we judge the future is by the past.

And real estate is no exception to the rule.

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But—and this is very vital—don't delay if you would buy at Pelhamwood. First comers, naturally, have first choice. And by every means in our power, as a result of long experience, we make it easy for you to become, first, a land-owner; second, to build your own home. Mr. Clifford B.

Harmon, the projector of Pelhamwood, has had for the past twenty-two years a large share in the development and success of over 100 suburbs in the following principal Eastern cities: Philadelphia, New York City, Brooklyn, N. Y., Baltimore, Md., Buffalo, N. Y., Harrisburg, Pa., Newark, N. J., Columbus, O., Providence, R. I., Rochester, N. Y., Springfield, Mass., Auburn, N. Y., Cincinnati, Ohio, Boston, Mass., Washington, D. C., Pittsburg, Pa., Portland, Me., Hartford, Conn., Syracuse, N. Y., New Haven, Conn., Scranton, Pa., Lowell, Mass., Pawtucket, R. I., New Britain, Conn., Lynn, Mass., and Detroit, Mich.

And Mr. Harmon's success has been shared by his customers. To-day he unhesitatingly goes on record to say that never, in his business career, has he had so wonderful a property as Pelhamwood, or one that promised so much for his customers.

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But your safeguards? They are many. Listen!





TITLE GUARANTEED

Before we invested hundreds of thousands of dollars in Pelhamwood, we found out positively that the title was free and clear. The Title Guarantee and Trust Company have carefully examined the title of Pelhamwood, and have insured it to

us, and for a small sum will issue individual policies to each customer.

CONTRACT NON-FORFEITABLE

Where a lot purchaser at Pelhamwood shall be unable, in consequence of being out of employment, resulting from ill health or other reasonable cause, to make his payments regularly, his account will be kept in good standing simply by the payment of a small amount on each lot per month.

FREE DEED IN CASE OF DEATH

Should a purchaser die before his payments have been completed, his heirs will be given a deed for the property without further cost; provided (1) that he was under sixty years of age and in good health at the time of purchase; (2) that payments had never been thirty days in arrears; and (3) that two years had elapsed since date of purchase. Should



a purchaser, who was under sixty years of age and in good health at the time of purchase, die *within* two years from date of purchase, and his payments not have been at any time thirty days in arrears, all money paid by him will be returned with interest at the rate of 6 per cent. per annum.

\$24,500 IN GOLD TO BUILDERS

To stimulate the man who wants to build his home at Pelhamwood—for the more houses there, the greater your plot increases in value—we offer the following prizes as incentives to early builders:

First 10 villas costing not less than \$10,000....	\$500 each.
First 10 villas costing not less than \$9,500....	\$450 each.
First 10 villas costing not less than \$8,000....	\$400 each.
First 10 villas costing not less than \$7,000....	\$350 each.
First 10 villas costing not less than \$6,000....	\$300 each.
First 10 villas costing not less than \$5,000....	\$250 each.
First 10 villas costing not less than \$4,500....	\$200 each.

TO COME UNDER THIS OFFER HOUSES MUST BE STARTED BEFORE SEPTEMBER 1ST, 1909, AND COMPLETED BEFORE FEBRUARY 1ST, 1910

FREE TRANSPORTATION TO NEW YORK

To the head of each family, who begins building at Pelhamwood before June 1, 1909, and completes same before January 1, 1910, we will give free transportation for one year between Grand Central Station and Pelhamwood.

I unhesitatingly go on record to say that never in my business career have I had so wonderful a property as Pelhamwood, or one that promised so much for my customers.

Clifford B. Farnore